

Congress of the United States
Washington, DC 20515

March 7, 2005

The Honorable J. Dennis Hastert
Speaker
U.S. House of Representatives
H-232, The Capitol
Washington, DC 20515

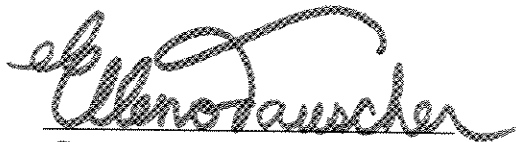
Dear Mr. Speaker:


We write to encourage you to bring bankruptcy reform legislation to the House floor as soon as the Senate completes its consideration of the bill. The New Democrat Coalition has backed common sense bankruptcy reform in the past and helped in passing the bankruptcy reform bill by overwhelming margins in the House of Representatives during the 108th Congress.


Over the last several years, we have worked to advance reasonable and balanced legislation that would require individuals who have the ability to repay their debts to do so, while preserving the important safety net of bankruptcy under Chapter 7 for those who truly need it. We believe that responsible bankruptcy reform embodies the New Democrat principles of personal responsibility, while at the same time adding important new consumer protections such as requiring enhanced credit card disclosure information and encouraging participation in consumer credit counseling.

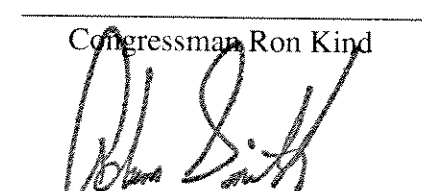
It is our hope that the House of Representatives will consider this important piece of legislation in an expedited manner. We stand ready to work with you and our colleagues on both sides of the aisle to pass bankruptcy reform into law.

Sincerely,


Congresswoman Ellen Tauscher


Congressman Artur Davis


Congressman Ron Kind


Congressman Adam Smith

John Han

Carolyn M. Cast

Stephen Kueh

Pauline Moya

Mike MacIntyre

John Perry

Jim Quinn

Steve Isom

Melissa Bean

Rachel Hovley

David W

Ed Coe

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Harold Gould

L Gregory W. Meek